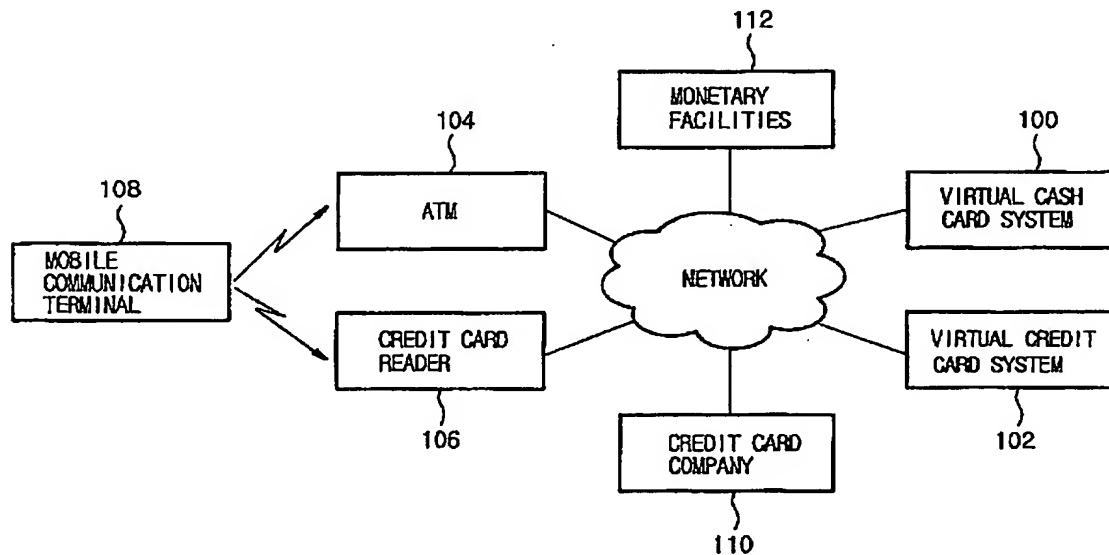


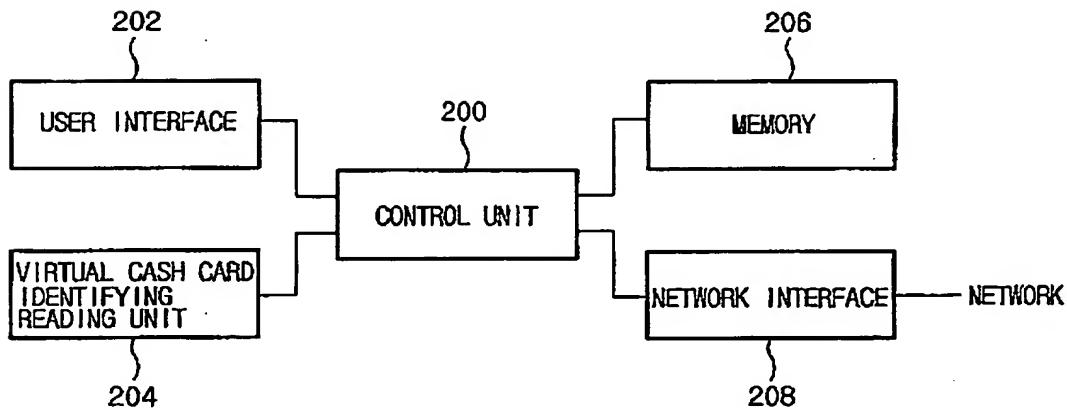
1/13

FIG. 1



5

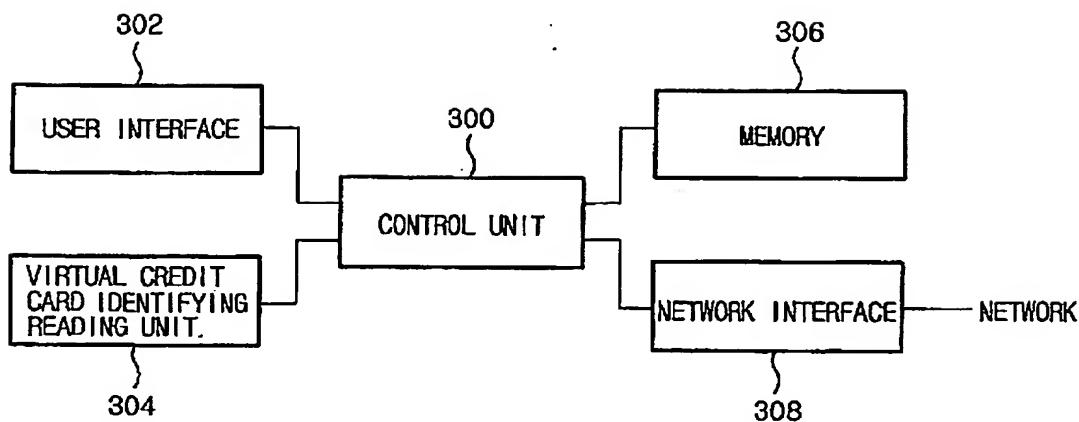
FIG. 2



10

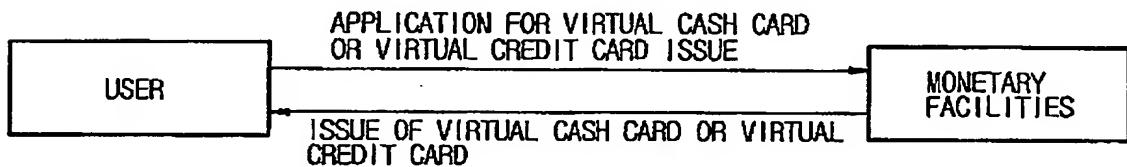
2/13

FIG. 3



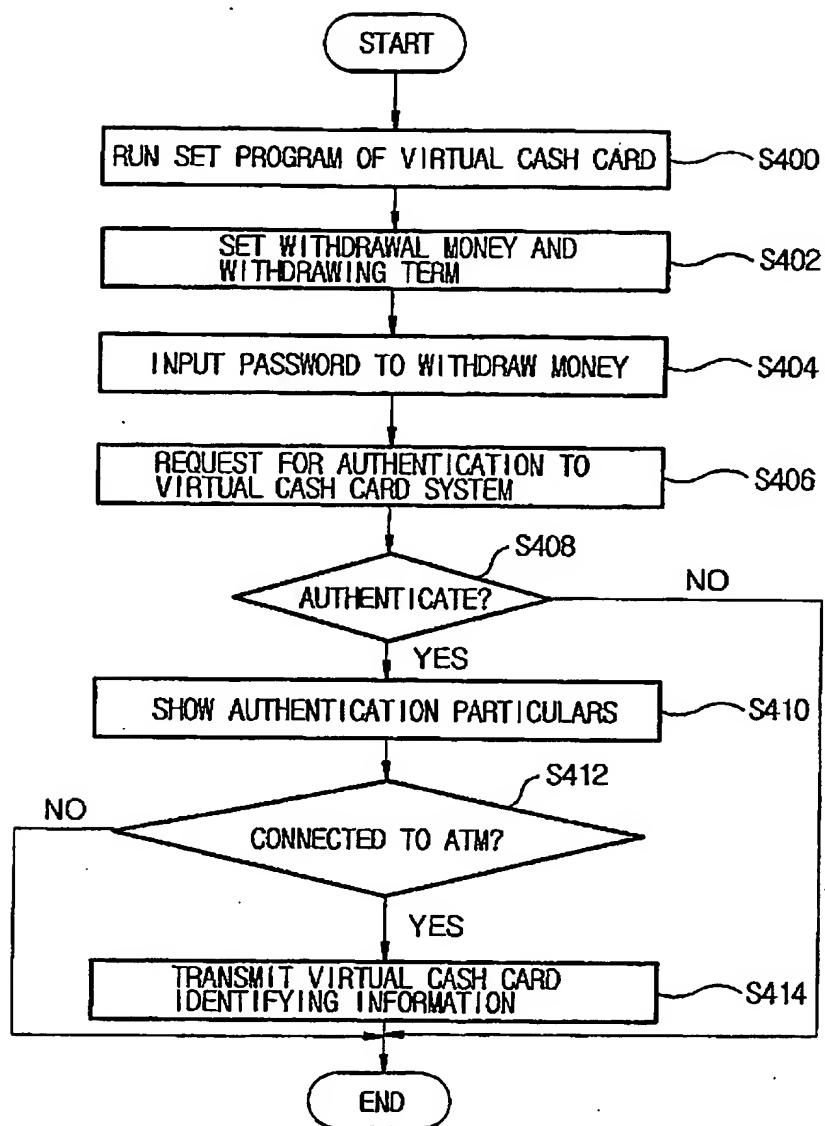
5

FIG. 4



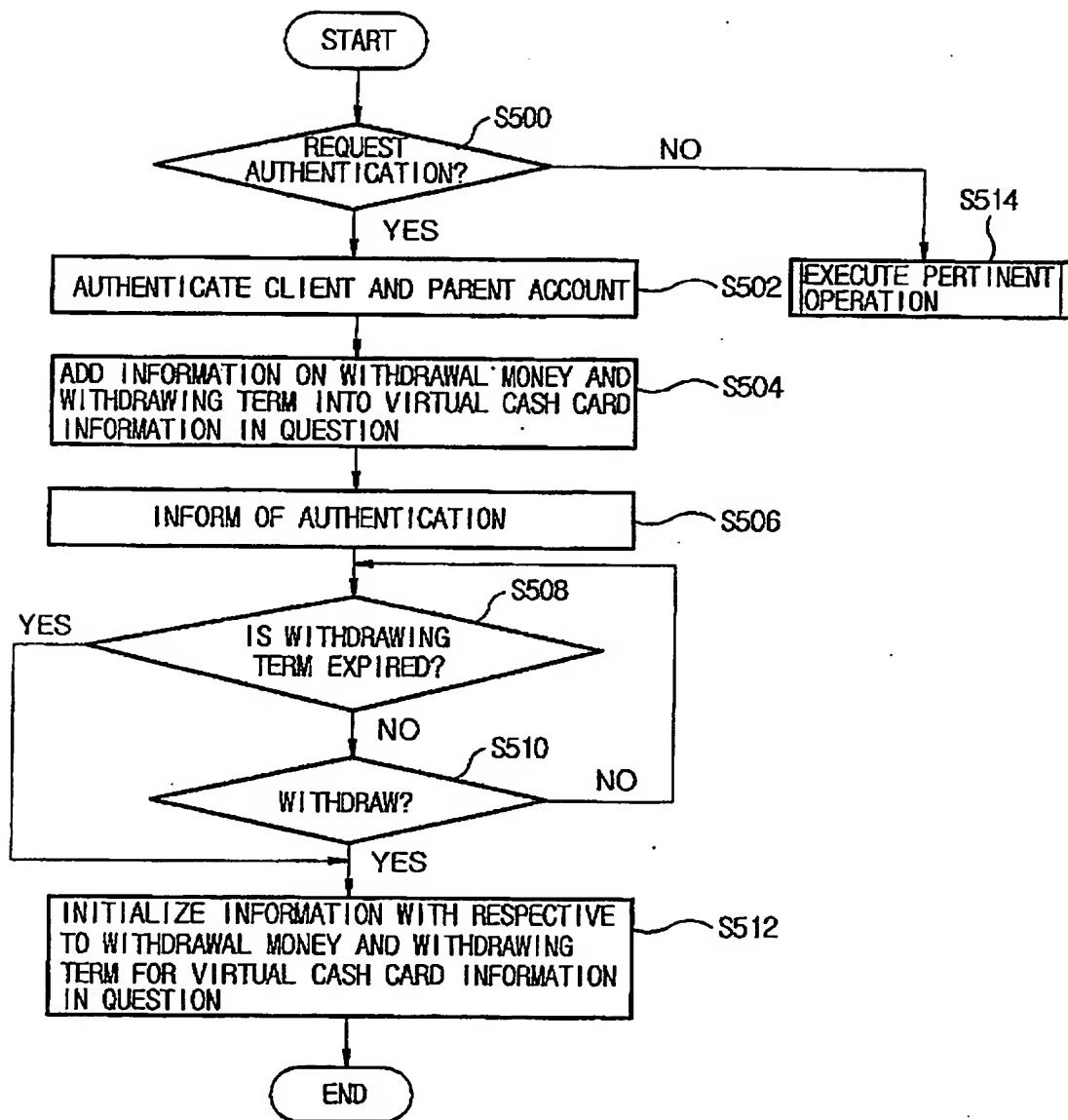
3/13

FIG. 5



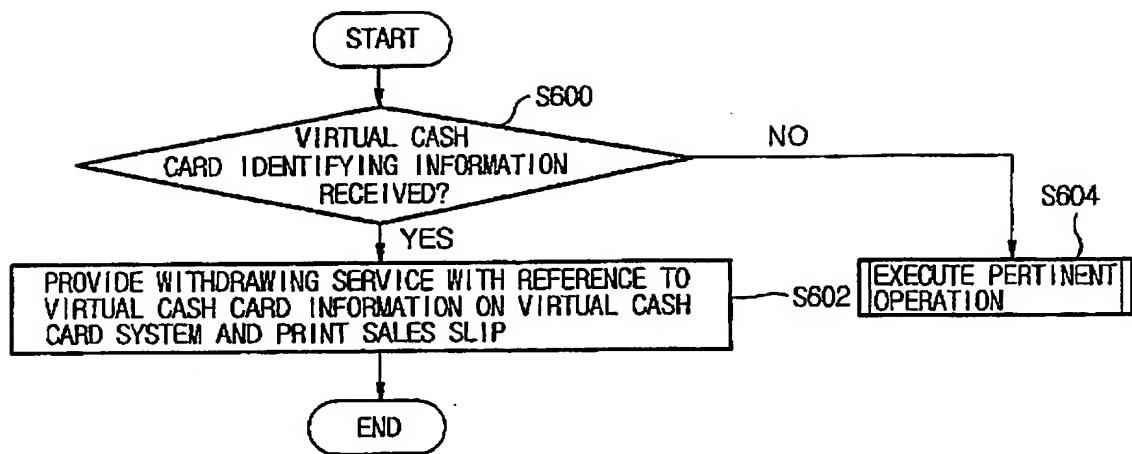
4/13

FIG. 6



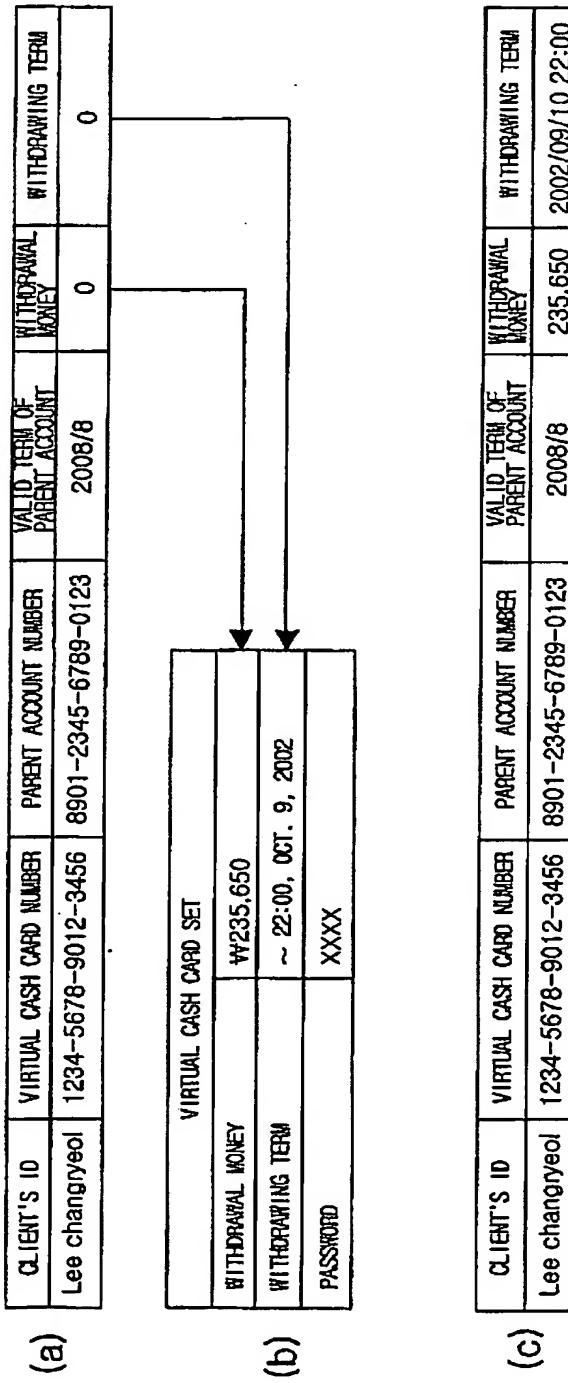
5/13

FIG. 7



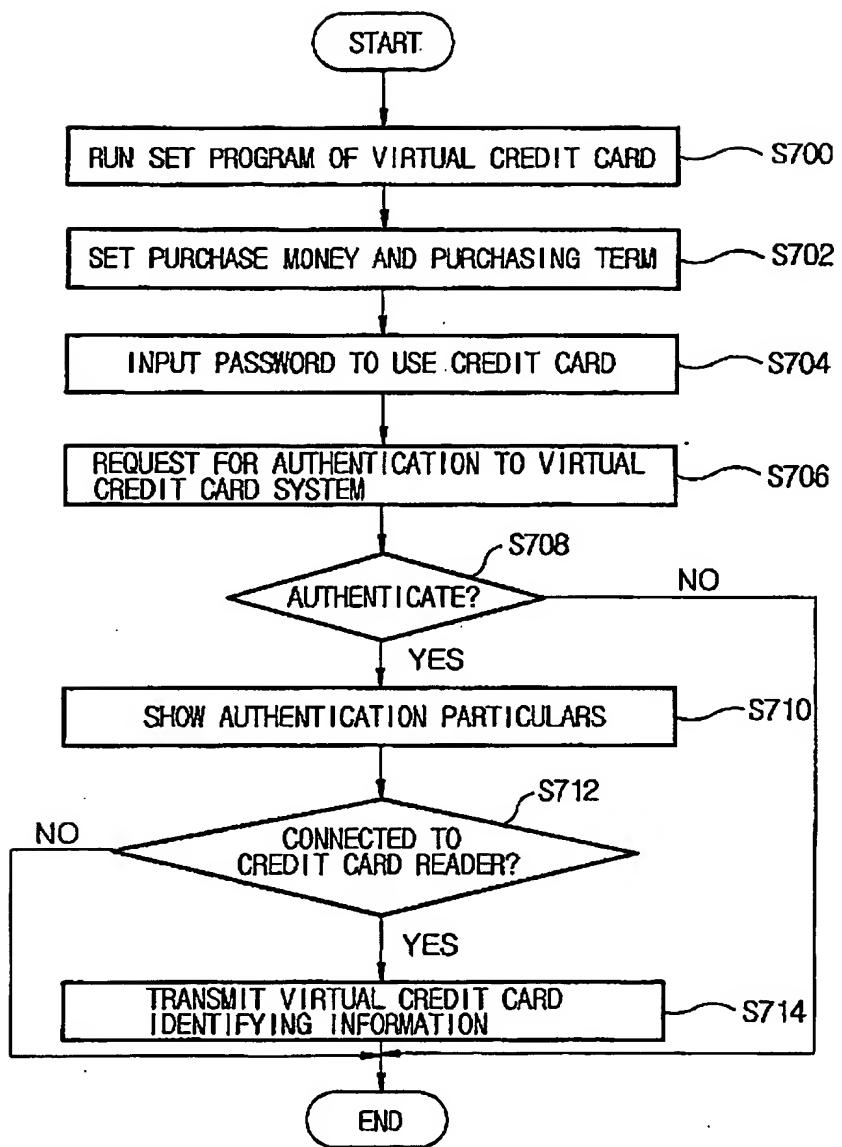
6/13

FIG. 8



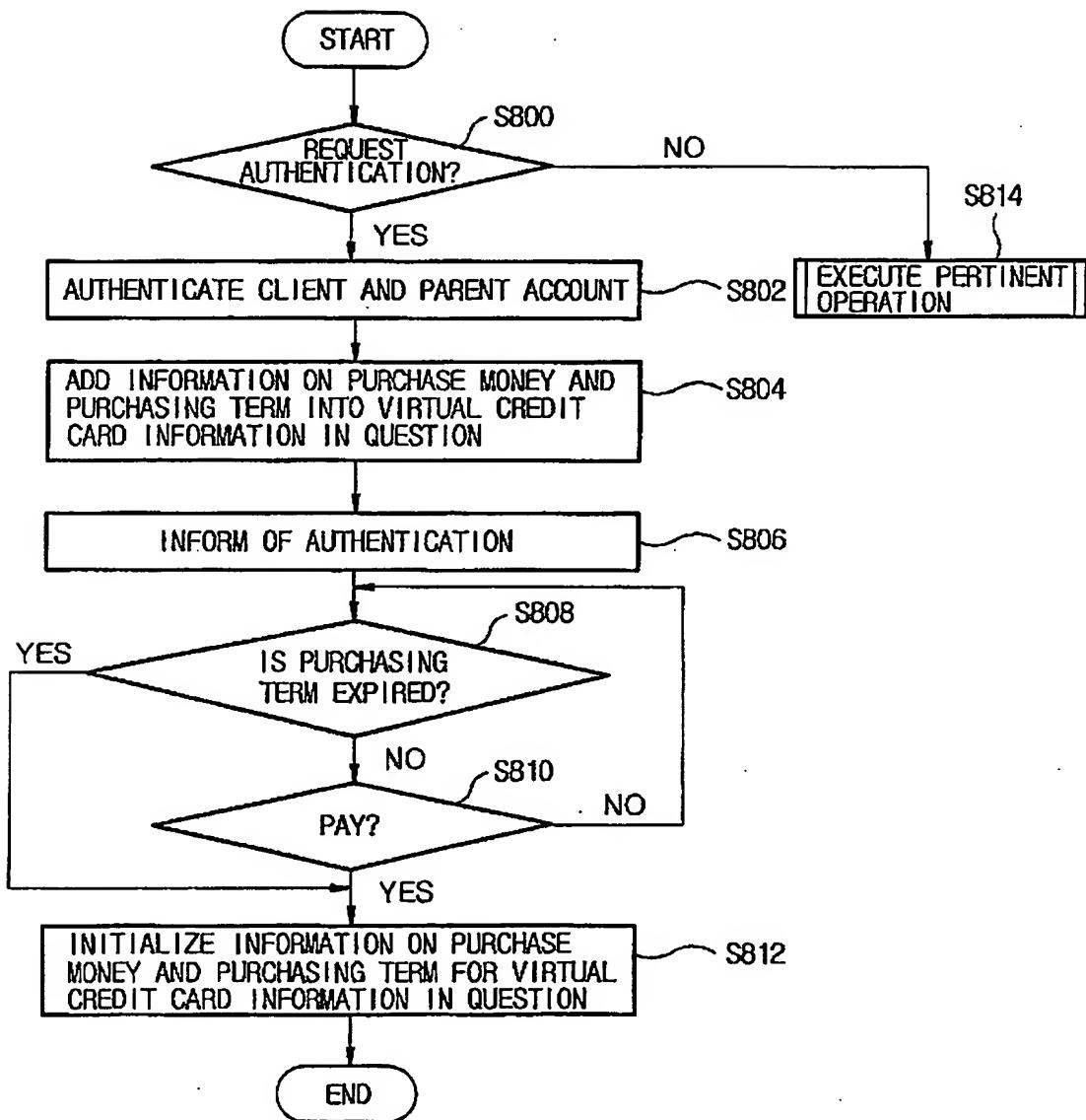
7/13

FIG. 9



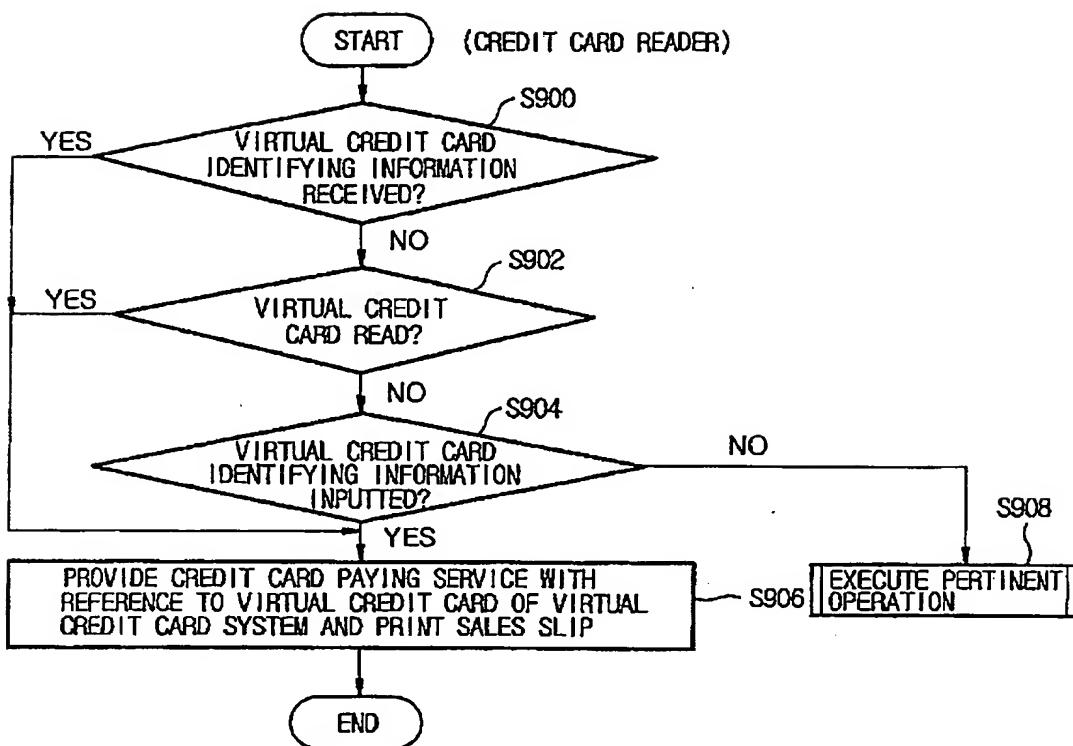
8 / 13

FIG. 10



9/13

FIG. 11



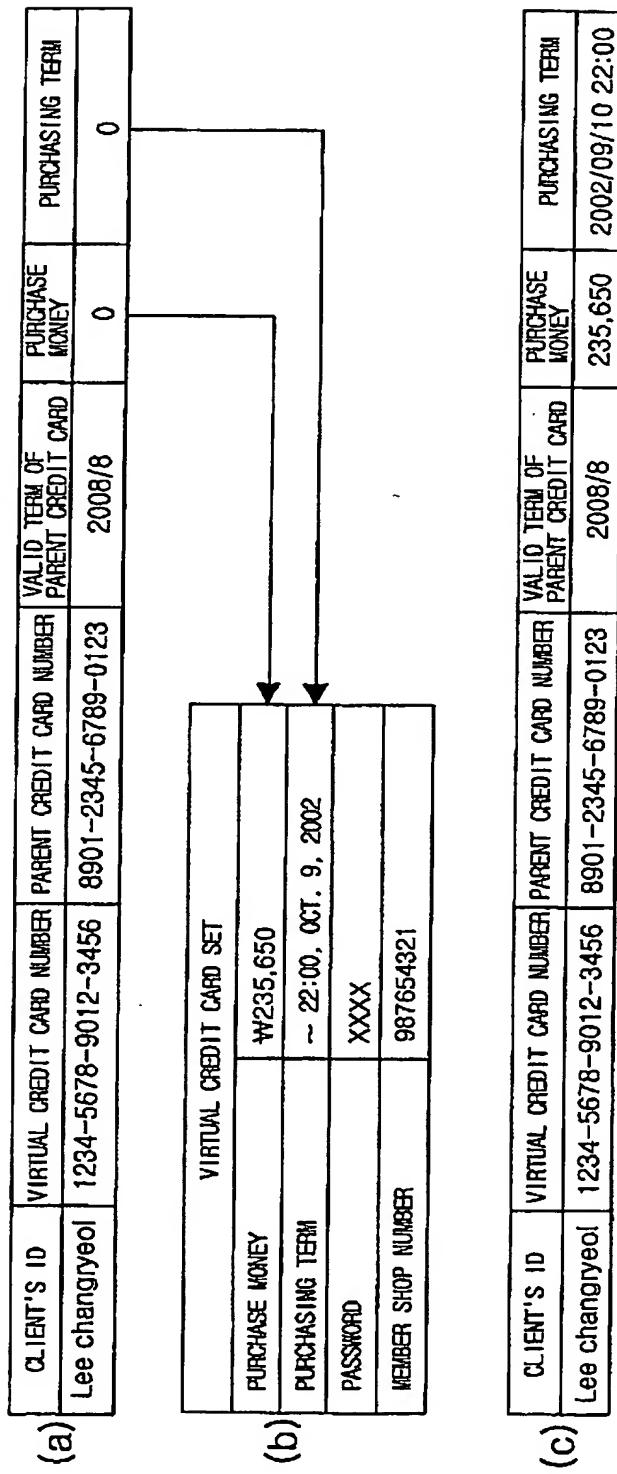
10/529563

PCT/KR2003/001952

RO/KR 28.11.2003

10/13

FIG. 12



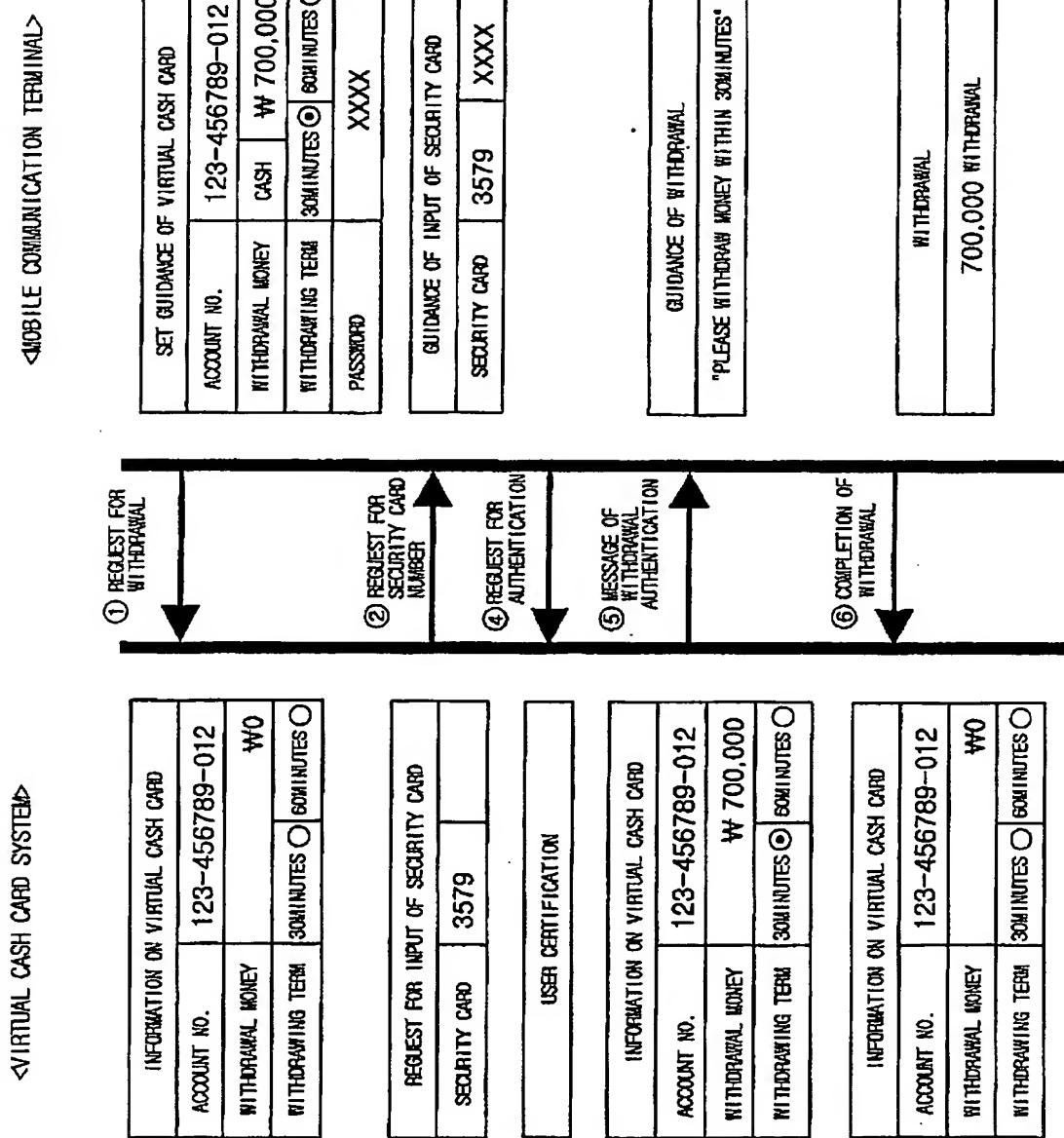
10/529563

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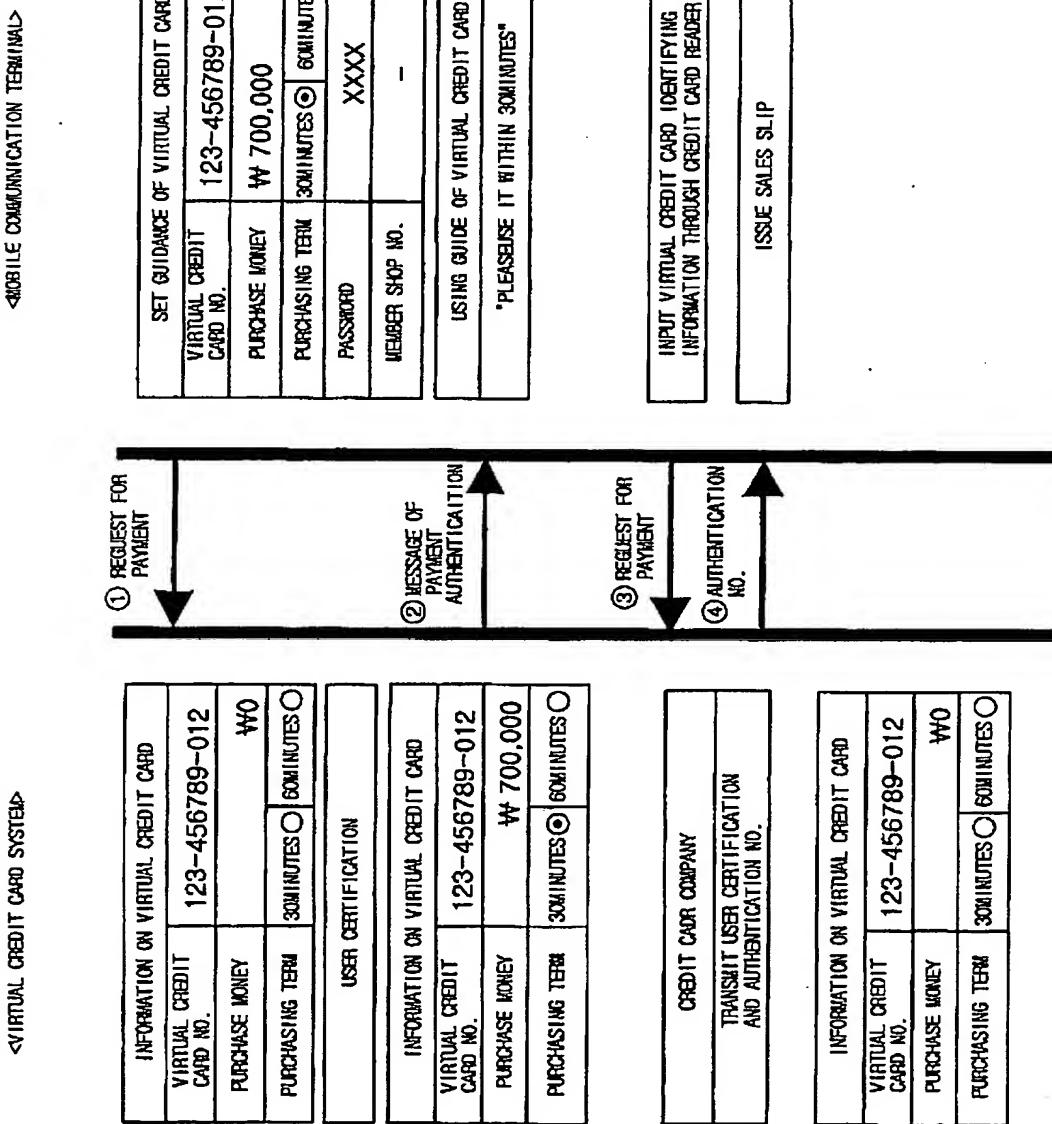
11/13

FIG. 13



12/13

FIG. 14



10/529563

PCT/KR2003/001952

RO/KR 28.11.2003

13/13

FIG. 15

<MOBILE COMMUNICATION TERMINAL>

<VIRTUAL CREDIT CARD SYSTEM>

